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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# **EASTERN DIVISION**

| In re: | Nandy, Bivash K                          |  | § Case No. 08 B 23980 |  |  |  |  |  |
|--------|--|--|-----------------------|--|--|--|--|--|
|        | Debtor                                   |  | §<br>§                |  |  |  |  |  |
|        | Debioi                                   |  | §                     |  |  |  |  |  |
|        |  |  |                       |  |  |  |  |  |
|        | СНАРТ                                    | TER 13 STANDING TRUS   | STEE'S F              | FINAL REPORT AND ACCOUNT               |  |  |  |  |
|        |  |  |                       |  |  |  |  |  |
| ]      | Marilyn O. Madministratio                | owing Final Report and Account of the $2(b)(1)$ . The trustee declares as follows: |                       |  |  |  |  |  |
|        | 1) The case was filed on 09/10/2008.     |  |                       |  |  |  |  |  |
|        | 2) The plan was confirmed on 11/19/2008. |  |                       |  |  |  |  |  |
|        | 3)                                       | firmation pursuant to 11 U.S.C. § 1329   |                       |  |  |  |  |  |
|        | on (NA).                                 |  |                       |  |  |  |  |  |
| ]      | 4)<br>plan on 12/09                      | The trustee filed action to reme 0/2009.   | dy default            | by the debtor in performance under the |  |  |  |  |
|        | 5)                                       | The case was dismissed on 02/  | 17/2010.              |  |  |  |  |  |
|        | 6)                                       | Number of months from filing   | or convers            | ion to last payment: 17.               |  |  |  |  |
|        | 7)                                       | Number of months case was pe   | ending: 19.           |  |  |  |  |  |
|        | 8)                                       | Total value of assets abandoned  | d by court            | order: (NA).                           |  |  |  |  |
|        | 9)                                       | Total value of assets exempted:  | : \$26,550.0          | 0.                                     |  |  |  |  |

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

### **Receipts:**

Total paid by or on behalf of the debtor \$10,610.00

Less amount refunded to debtor \$1,038.55

**NET RECEIPTS:** \$9,571.45

## **Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,299.00

Court Costs \$0

Trustee Expenses & Compensation \$640.53

Other \$0

#### TOTAL EXPENSES OF ADMINISTRATION:

\$2,939.53

Attorney fees paid and disclosed by debtor \$1,300.00

| Scheduled Creditors:             |           |                    |                   |                  |                   |              |
|----------------------------------|-----------|--------------------|-------------------|------------------|-------------------|--------------|
| Creditor<br>Name                 | Class     | Claim<br>Scheduled | Claim<br>Asserted | Claim<br>Allowed | Principal<br>Paid | Int.<br>Paid |
| Cook County Treasurer            | Secured   | \$0                | NA                | NA               | \$0               | \$0          |
| Countrywide Home Loans Inc.      | Secured   | \$150,850.00       | NA                | NA               | \$0               | \$0          |
| Countrywide Home Loans Inc.      | Secured   | \$37,999.00        | \$38,209.09       | \$38,209.09      | \$0               | \$0          |
| Countrywide Home Loans Inc.      | Secured   | \$2,655.30         | \$2,655.30        | \$2,655.30       | \$2,655.30        | \$0          |
| Countrywide Home Loans Inc.      | Secured   | \$15,000.00        | \$15,000.00       | \$15,000.00      | \$232.62          | \$0          |
| Mt Prospect Townhomes Owners Ass | Secured   | \$3,744.00         | \$3,744.00        | \$3,744.00       | \$3,744.00        | \$0          |
| Toyota Motor Credit Corporation  | Secured   | \$5,510.00         | NA                | NA               | \$0               | \$0          |
| ACL Inc                          | Unsecured | \$434.00           | \$494.21          | \$494.21         | \$0               | \$0          |
| ACL Inc                          | Unsecured | NA                 | \$6.17            | \$6.17           | \$0               | \$0          |
| Armor Systems Corporation        | Unsecured | \$40.00            | NA                | NA               | \$0               | \$0          |
| ECast Settlement Corp            | Unsecured | \$92.00            | \$92.30           | \$92.30          | \$0               | \$0          |
| ECast Settlement Corp            | Unsecured | \$2,673.00         | \$2,933.47        | \$2,933.47       | \$0               | \$0          |
| ECast Settlement Corp            | Unsecured | \$8,259.00         | \$8,259.07        | \$8,259.07       | \$0               | \$0          |
| MRSI                             | Unsecured | \$321.00           | NA                | NA               | \$0               | \$0          |
| MRSI                             | Unsecured | \$604.00           | NA                | NA               | \$0               | \$0          |
| Mt Prospect Townhomes Owners Ass | Unsecured | NA                 | \$0               | \$0              | \$0               | \$0          |
| Nicor Gas                        | Unsecured | \$1,095.00         | \$1,094.67        | \$1,094.67       | \$0               | \$0          |
|                                  |           |                    |                   |                  |                   | (Continued)  |

| Scheduled Creditors:            | (Continued) |                    |                   |                  |                   |              |
|---------------------------------|-------------|--------------------|-------------------|------------------|-------------------|--------------|
| Creditor<br>Name                | Class       | Claim<br>Scheduled | Claim<br>Asserted | Claim<br>Allowed | Principal<br>Paid | Int.<br>Paid |
| Peoples Energy Corp             | Unsecured   | \$2.00             | NA                | NA               | \$0               | \$0          |
| Resurgent Capital Services      | Unsecured   | \$7,760.00         | \$7,791.66        | \$7,791.66       | \$0               | \$0          |
| RoundUp Funding LLC             | Unsecured   | \$949.00           | \$1,005.08        | \$1,005.08       | \$0               | \$0          |
| RoundUp Funding LLC             | Unsecured   | \$6,587.00         | \$6,587.97        | \$6,587.97       | \$0               | \$0          |
| Sallie Mae                      | Unsecured   | \$5,850.00         | \$9,559.85        | \$9,559.85       | \$0               | \$0          |
| Sallie Mae                      | Unsecured   | \$3,722.00         | NA                | NA               | \$0               | \$0          |
| Sallie Mae                      | Unsecured   | \$4,875.00         | NA                | NA               | \$0               | \$0          |
| Sallie Mae                      | Unsecured   | \$5,877.00         | \$10,811.82       | \$10,811.82      | \$0               | \$0          |
| Sallie Mae                      | Unsecured   | \$3,033.00         | \$3,031.27        | \$3,031.27       | \$0               | \$0          |
| United States Dept Of Education | Unsecured   | \$5,014.00         | \$5,101.07        | \$5,101.07       | \$0               | \$0          |

| Summary of Disbursements to Creditors: |                  |                   |                  |
|--|------------------|-------------------|------------------|
|  | Claim<br>Allowed | Principal<br>Paid | Interest<br>Paid |
| Secured Payments:                      |                  |                   |                  |
| Mortgage Ongoing                       | \$38,209.09      | \$0               | \$0              |
| Mortgage Arrearage                     | \$17,655.30      | \$2,887.92        | \$0              |
| Debt Secured by Vehicle                | \$0              | \$0               | \$0              |
| All Other Secured                      | \$32,248.01      | \$3,744.00        | \$0              |
| TOTAL SECURED:                         | \$88,112.40      | \$6,631.92        | \$0              |
| Priority Unsecured Payments:           |                  |                   |                  |
| Domestic Support Arrearage             | \$0              | \$0               | \$0              |
| Domestic Support Ongoing               | \$0              | \$0               | \$0              |
| All Other Priority                     | \$0              | \$0               | \$0              |
| TOTAL PRIORITY:                        | \$0              | \$0               | \$0              |
| GENERAL UNSECURED PAYMENTS:            | \$28,264.60      | \$0               | \$0              |

UST Form 101-13-FR-S (09/01/2009)

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Expenses of Administration \$2,939.53

Disbursements to Creditors \$6,631.92

TOTAL DISBURSEMENTS:

\$9,571.45

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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: April 20, 2010

By: \_\_/s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.